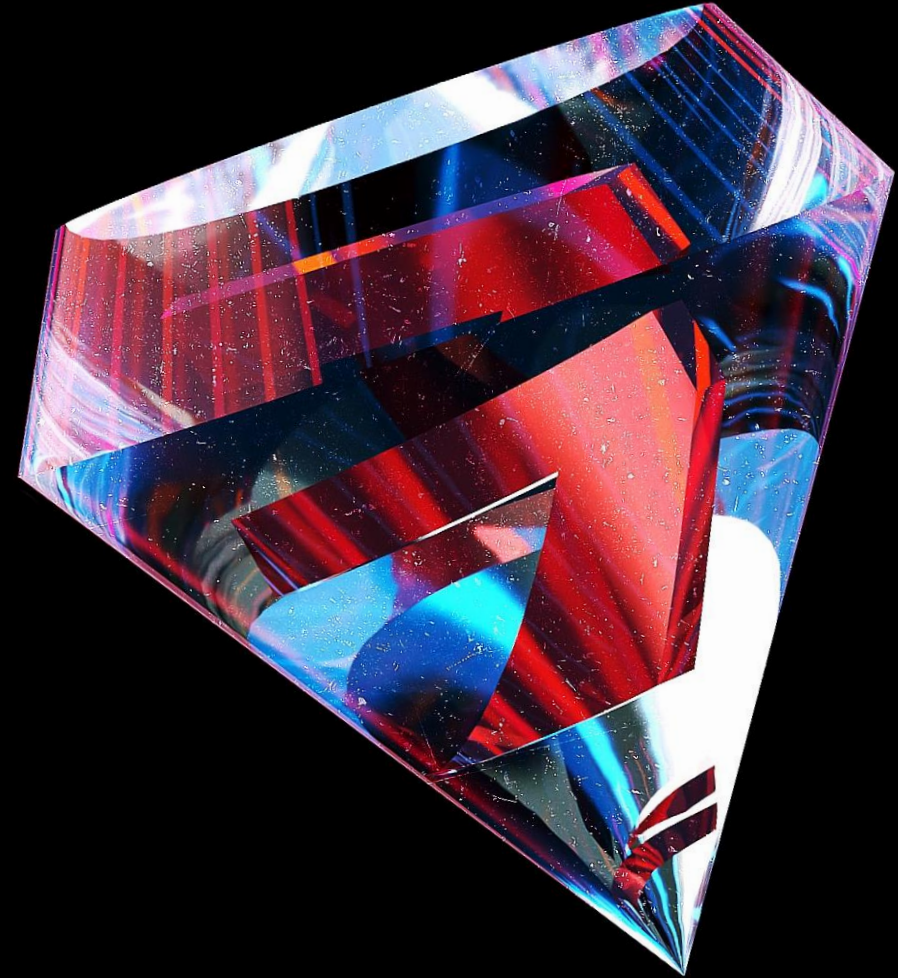


Growth
maximized
Complexity Simplified

COMVIVA
A TECH MAHINDRA COMPANY



growth

Let's face it,
has different faces



As we introduce those growth faces to you,
We are here to **maximize** them for you

Simplify growth

Transform systems & platforms with **DigiTech**

Experience growth

Uplift CVM, CX & revenues with **MarTech**

Diversify growth

Build powerful new offerings with **FinTech**

● **#Growth maximized**

bluemarble

A comprehensive, cloud-native, 5G Ready modular BSS

Commerce

Convergent Billing & Revenue Mgt

CRM

Compact BSS

Digital Distribution Management

Marketplace

Distributed BSS

5G Slice2Price

Subscription Manager

**Simplify
growth**

with **DigiTech**

#Growth maximized
Complexity **Simplified**

Simplify growth
with DigiTech

Modernizing systems and platforms

An Asian subsidiary of one of the world's largest mobile operator replaced 35 disparate systems to integrate multiple applications on a single platform.

80%

Reduction in
IT Opex

4-5 hrs

Time to launch
new digital service

1+ Mn

Daily requests
received

Powered by
Bluemarble Digital BSS



Simplify growth
with **DigiTech**

Monetizing 5G

One of the largest quad-play service providers in Germany with over 46 million subscribers integrates with ONAP managed virtual network environment for 5G slices.

Powered by
BlueMarble Catalog, Order Management and 5G Slice2Price

Single

Solution for consumer and enterprise customers

Flexible

Selling and management of network slices

Integrated

With standards-based network virtualization environment

Simplify growth
with **DigiTech**

Creating consistent sales process

One of the largest European multi-play service providers serving around 50 Mn customers created a single sales environment by deploying omni-channel, multi-play solution on top of existing infrastructure.

50%

Savings in Average
Handling Time

Unified

Sales process for
all channels

Sell more

Bundles and cross-
stack discounts

Powered by

Bluemarble Commerce

Simplify growth
with **DigiTech**

Accelerating time-to-market with API standardization

A tier-1 telco in the United States implemented end-to-end management of product and offer information, federating underlying technical product catalog.

30%

Improvement in development
productivity and optimized
infrastructure utilization

months to weeks

Reduction in time to market with
easy scalability & consolidated
product information

Powered by
BlueMarble Product Catalog

Experience growth

with **MarTech**

MobiLytix™ Marketing Studio

An integrated suite of specialist MarTech products

MobiLytix™ **Real-Time Marketing**

MobiLytix™ **Rewards**

MobiLytix™ **AI^x**

MobiLytix™ **Digital Marketing**

#Growth maximized
Complexity Simplified

Experience growth
with MarTech

Boost Incremental Revenue

A Middle East based telecom operator employed AI driven CVM Campaigns for postpaid mobile, prepaid mobile and fixed line services.

5%

Peak incremental
revenue

40+

Machine Learning driven
models deployed

Powered by
MobiLytix™ Real Time Marketing, Data Science Services and Managed CVM Services

Experience growth
with MarTech

Personalization at scale

One of the largest telco in SEA with 60 million subscribers achieved personalization at scale with real-time interactions and loyalty programs.

Powered by
MobiLytix™ Real Time Marketing and MobiLytix™ Rewards

10X Growth

Revenue earned from
campaigns

Down 75%

High value
customer churn

8%+

Peak incremental
revenue

Experience growth
with MarTech

Making Machine Learning work

One of the largest operators in Africa, converted a rules-based daily-deal program to Machine Learning and used real-time airtime balance checks to significantly improve appeal of offers for customers.

47%
Sales
conversion

6.5X
Increase in
conversion

1+ Mn
Daily offer
requests

3.6X
Increase in offer
requests

Powered by
MobiLytix™ Real Time Marketing



Experience growth
with MarTech

Building brand loyalty

A multinational telco headquartered in Middle East replaced a decade-old platform to transform their loyalty program into a full-fledged ecosystem of coalition partners for B2C, B2B and B2E.

Powered by
MobiLytix™ Rewards

1+ Mn

Loyalty members
registered

140+

Partners on-
boarded

30%

Reward redemptions
via partners

mobiquity®
Pay

World's leading digital financial services platform

Digital Wallet
Digital Payments

 **YABX**

Digital Lending
Credit Scoring

Diversify growth

With **FinTech**



#Growth maximized
Complexity Simplified

Diversify growth
with **FinTech**

Creating highly scalable service

A leading payments channel in MEA contributed significantly to creating a cash-light economy. They achieved customer stickiness by launching differentiated services with reduction in time-to-market for new services with seamless third-party integrations.

\$26+ Mn

Revenue between
2018-19

90%

Country's adult
population

80%

National
transaction volume

50K+

Merchants
network

40K+

Agent
network

Powered by
mobiquity® Pay

Diversify growth
with **FinTech**

Digitizing experiences

LATAM's 100% digital mobile wallet launched a mobile wallet to deliver a host of innovative mobile money services that transforms the way consumers save, borrow, transfer and spend money.

1.76 Mn

Customers milestone
in August 2021

92%

Subscriber
market share

78%

Transaction share
in SEDPE services

Diversify growth
with **FinTech**

Monetizing data to enable credit

The leading telecom operator in South America credit scored their entire customer base through Machine Learning models and partner with banks and financial services providers to underwrite new-to-credit customers

30 Mn	100K+	78	12
Customers credit Scored	# Loans disbursed per month	AuC (Model Performance)	Partner Banks

Powered by
Yabx



~~Complexity~~ Simplified



Customers across **100+** countries



300+ Active Deployments



2Bn+ platform users, more than 1/4th of world population



Global Mobile Awards

3 times winner

mahindra

21 bn+ USD Mahindra Group



Unparalleled **Expertise**



Cloud Native & **SaaS** platforms
Drive down cost of delivery & new operating models

Simplifying Customer **Journeys**
for growth, transformation and experience

Accelerating **Innovation**
with new growth levers & new product initiatives

Strategic **Alliances**
& Partnerships
Focus on key partners



FACULTY & RESEARCH

FACULTY

RESEARCH

FEATURED TOPICS

Harvard Business School — Faculty & Research

Publications

SEPTEMBER 2020 (REVISED JANUARY 2021) CASE HBS CASE COLLECTION

Comviva: Exploring New Frontiers (A)

By: [Dante Roscini](#) and Mahima Rao-Kachroo

Format: Print | Language: English | Pages: 23

Email Print Share

Recommend 0 Share

ABSTRACT

Comviva, a mobile solutions provider active in India and 94 other countries, has had a rich history and been successful across many emerging and complex markets: Latin America, South-East Asia, Africa. What are the lessons learnt from expansion, cultural fits, and technological business model changes? With a global decline in telecommunication revenue per user, operators are looking for new revenue sources. Now, in 2019, how and where should Comviva India grow?



HARVARD BUSINESS SCHOOL



And yes, our story is a
Harvard Business School Case Study



idea *logy*

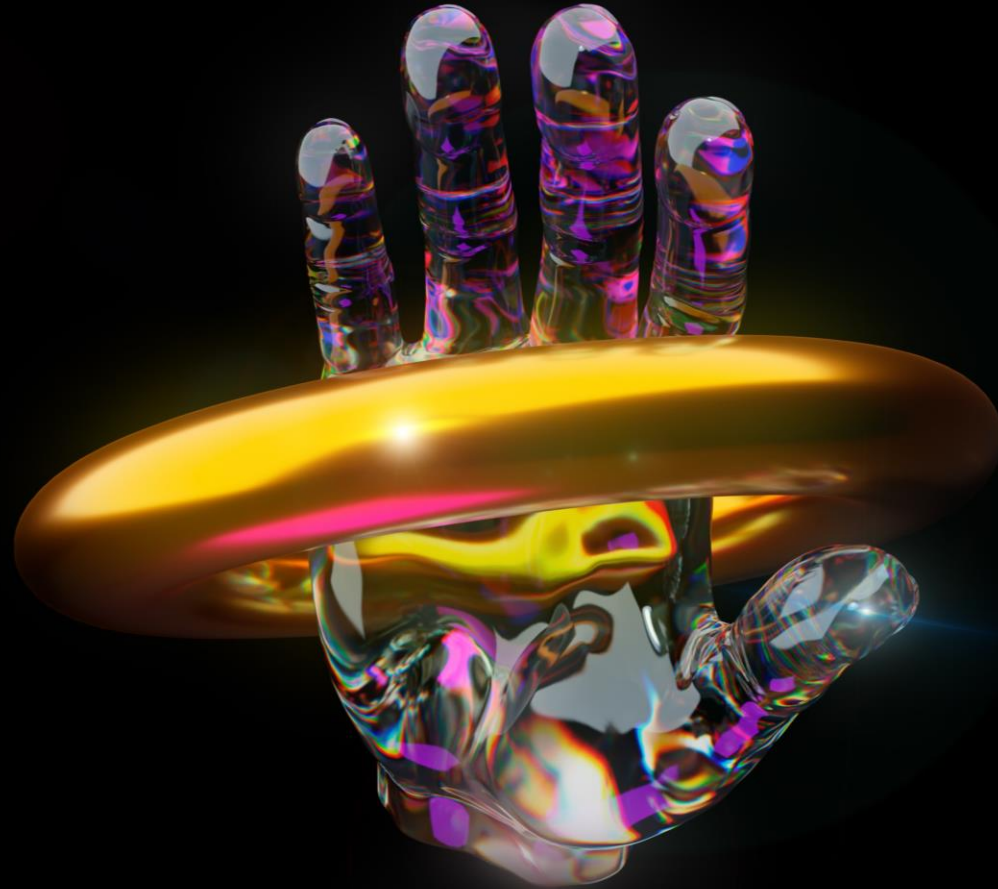
ideaSPOT

 the
startup
factory

INNØNXT thinkTANK

Powered by our ideas-ignited culture

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